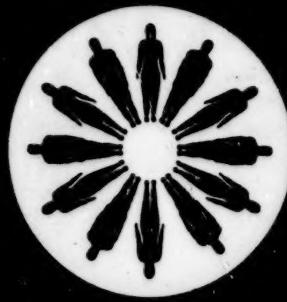


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Discussion Paper

Poverty Dynamics Among Mature Women:
Evidence from the National Longitudinal Surveys
1967-1989

Donald O. Parsons

January 1995

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**Poverty Dynamics Among Mature Women:
Evidence from the National Longitudinal
Surveys 1967-1989**

Donald O. Parsons
The Ohio State University
parsons.1@osu.edu

January 1995

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Executive Summary

Massive transfer programs, especially the social security retirement program and the related supplemental security income system, have sharply reduced the poverty levels of aged Americans. In 1959 the poverty rate among persons 65+ was 57% greater than that of all persons in the U.S. (35.2% versus 22.4%). Thirty years later (1989) the rate was less than the population average (12.4% versus 14.2%). The incidence of poverty is not equal across the aging population, however. Citing a House Select Aging subcommittee report, a subcommittee member reported, "Women are 70 percent more likely to spend their retirement in poverty than men." (Columbus Dispatch, September 25, 1992) It is natural to ask how these women can be helped. At the same time, the huge expenditures required to secure the current reduction in poverty raises a second question of whether it is possible to achieve the same goal more cheaply.

To confront either of these policy issues, it is important to know the origins of poverty among retirement age women. Without an understanding of the processes that lead to poverty among the aged, policy planners must rely on increased direct cash transfers to the aged, perhaps through an expanded SSI program, as the only poverty tool. Is aged poverty primarily an extension of a life long condition or is it the result of negative wealth shocks later in life such as a divorce or a husband's disability or death? The first possibility is a basic redistribution question and is unlikely to be resolved outside a broader agreement on the appropriate distribution of income. The second is a social insurance problem and is potentially resolvable with changes in the design of the current social insurance system.

The National Longitudinal Survey of Mature Women provides a rich data set for exploring this issue. Offering a quarter of a century of detailed information on approximately 5000 female respondents 30 to 44 years of age in the first year (1967), the NLS panel provides a valuable opportunity to explore family income dynamics from midlife to the eve of retirement for the entire sample and into the retirement period for a substantial subset of the sample. The analysis focuses on the 1967-1989 period at which time the respondents were 52 to 66 years of age.

Major findings of the analysis include:

- 1) Over much of this time, poverty dynamics are quite stable. Specifically an income model with a permanent component and a white noise component "fits" the data rather well. This structure has the implication that the entry into and exit from poverty are independent of the intervening time interval. The exit rate from poverty, for example, will be the same over twenty years as over five. The exit and entry rates are especially stable over time intervals exceeding five years. Poverty entry and retention rates do appear to change with age, however, increasing significantly as respondents approach retirement age.
- 2) The overall level of poverty persistence is high. Three quarters of all aged females in poverty come from families with low incomes (less than twice the poverty threshold) in midlife. Forty percent come from families that were in poverty themselves at midlife. The aged poor problem is much more than a social insurance problem. Most also had low incomes in midlife.
- 3) The persistence of poverty was especially high for black women. Two-thirds of aged poor black women were also poor two decades before. Ninety percent of the aged black poor had low incomes (less than twice the poverty threshold) two decades before.
- 4) Despite the large fraction of aged poor who were poor in midlife, the social insurance problem is not inconsequential. Approximately one quarter of the poor in 1989 had family incomes that were more than twice the poverty level in 1967. The majority of these experienced a marital disruption. Most intact families that reported a catastrophic decline in income reported the labor force withdrawal of the husband. Apparently private and public insurance mechanisms failed to protect women in these situations from major declines in economic status.

- 5) In the matched mother-daughter sample, the daughters were much better off economically. They were only half as likely to be in poverty at the same age as their mothers. Paralleling the lives of their mothers, however, poor daughters were primarily drawn from families that were themselves poor. Almost one half the poor daughters had poor mothers, almost 80 percent had low income mothers (less than twice the poverty threshold).

I. Introduction

Massive transfer programs, especially the social security retirement program and the related supplemental security income system, have sharply reduced the poverty levels of aged Americans. In 1959 the poverty rate among persons 65+ was 57% greater than that of all persons in the U.S. (35.2% versus 22.4%).¹ Thirty years later (1989) the rate was less than the population average (12.4% versus 14.2%).² The incidence of poverty is not equal across the aging population, however. Citing a House Select Aging subcommittee report, a subcommittee member reported, "Women are 70 percent more likely to spend their retirement in poverty than men." (Columbus Dispatch, September 25, 1992) It is natural to ask how these women can be helped. At the same time, the huge expenditures required to secure the current reduction in poverty raises a second question of whether it is possible to achieve the same goal more cheaply.

To confront either of these policy issues, it is important to know the origins of poverty among retirement age women. Without an understanding of the processes that lead to poverty among the aged, policy planners must rely on increased direct cash transfers to the aged, perhaps through an expanded SSI program, as the only poverty tool. Even then the indirect consequences of increased SSI benefit levels on recipient behavior earlier in the life cycle (crucial to moral hazard questions) are unknowable without an understanding of the underlying socio-economic processes. Is aged poverty primarily an extension of a life long condition or is it the result of negative wealth shocks later in life such as a divorce or a husband's disability or death? The first possibility is a basic redistribution question and is

unlikely to be resolved outside a broader agreement on the appropriate distribution of income. The second is a social insurance problem and is potentially resolvable with changes in the design of the current social insurance system.

The National Longitudinal Survey of Mature Women provides a rich data set for exploring this issue. Offering a quarter of a century of detailed information on approximately 5000 female respondents 30 to 44 years of age in the first year (1967), the NLS panel provides a rich opportunity to explore family income dynamics from midlife to the eve of retirement for the entire sample and into the retirement period for a substantial subset of the sample. The analyses to follow will focus on the 1967-1989 period at which time the respondents were 52 to 66 years of age.

Beyond the value of this information for the design of programs to reduce aged poverty, the analysis contributes to the general discussion of the persistence of poverty, an issue much in dispute. Duncan (1984), for example, stresses the large flows of individuals into and out of poverty over a ten year period. As he summarizes his findings, "Only a little over one-half of the individuals living in poverty in one year are found to be poor in the next, and considerably less than one-half of those who experience poverty remain persistently poor over many years." [author's italics] (p.3) Conversely Bane and Ellwood (1986) are struck by the high levels of poverty persistence, especially among individuals who remain in poverty for more than a year or two. As they conclude their study, "We found that most of those who ever become poor will have only a short stay in poverty. At the same time, the majority of people who are poor at a given time will have very long spells of poverty before they escape." (p.21)

Knowing the proportion of each of these types in the poverty population would be helpful to policy planners for the same reason that an understanding of the origins of aged female poverty is important--appropriate policy measures are likely to be quite different for the occasionally poor and for the persistently poor. The Duncan study and the Bane and Ellwood study both rely on the PSID; data from the NLS should provide important independent evidence of the persistence of poverty.

Reflecting the objective of analyzing truly long term poverty processes, ones that might stretch from midlife to retirement, the analysis focuses on five year transitions over the twenty-two year period 1967-1989, neglecting shorter term fluctuations in income status. In particular the study measures poverty transitions over the years 1967-1972-1977-1982-1987-1989. Extended face-to-face interviews were conducted with respondents in each of these years. The average poverty experience of the NLS Mature Women's cohort, weighted to adjust for the oversampling of blacks in the original research design and for differential attrition in later years, reflects aggregate poverty trends rather well, Table 1, Panel A. In the Mature Women's cohort, the poverty rate declines from 13.9% in 1966 to a low of 8.7% in 1981 before increasing to 13.6% in 1986 (family income information in the NLS Mature Women's survey was collected for the calendar year preceding the survey). The national average declines from 14.7% in 1966 to 11.8% in 1976 before increasing again to 14.2% in 1981. The patterns are similar for whites and blacks with the rate about three times greater for blacks.

The sharper decline and recovery of poverty rates in the NLS than in the national cross sectional data presumably reflects life cycle phenomena.

In particular within surveys, age trends reveal that respondent families moved disproportionately out of poverty at younger ages and disproportionately into poverty at later ages, Table 1, Panel B. The respondent families initially experienced growth in the respondents' own earnings as they returned to the labor force--children matured and required less home care. Moreover respondents experienced growth in own and husbands' earnings as a result of accumulated experience. Offsetting this trend and of increasing importance over time was the growing frequency of marital dissolution and in time, the declining health and labor force participation of the respondent and spouse. The impact of lost earnings, especially those of the husband, becomes the dominant process as the respondents reached retirement age and average family income declined.

The life cycle pattern suggests that negative income shocks during the lives of these respondents explain a portion of late life poverty status. To quantify the magnitude of this effect, however, we must look at individual records over time. In the next section I report on estimates of poverty transition matrices over five, ten, fifteen, and twenty year intervals. I consider, among other issues, i) the implications of poverty transitions of varying lengths for the stochastic structure of the underlying family income process, and ii) the stability of poverty transitions over the life cycle.

I then turn in Section III to the issue of special concern here, the origins of poverty among older women. Are the aged poor primarily life-long poor or are they the victims of adverse events later in life? To answer this question, I exploit the full twenty-two years of data between 1967 and 1989. Poverty persistence is strikingly high in the demographic group in

question, particularly among blacks respondents. To cite just one result, approximately forty percent of the total sample in the last years of this survey (1989) were also in poverty in the first year of the survey 22 years before. Of those respondents who were not poor in 1967, many had incomes sufficiently close to the poverty line that little explanation is required for their gentle slide into poverty. Redesign of social insurance programs would not help the majority of the aged poor in a substantial way.

None of these facts indicate that negative income shocks play no role in the poverty process; as noted above, the evidence is quite to the contrary. It is natural to ask what the major uninsured risks are that lead women in economically well situated families in midlife into poverty as they grow older. Past studies suggest that marital disruption and loss of husband's income within marriage are important in explaining movements into and out of poverty. To what extent do these twin threats precede entry into poverty? In Section IV, I first review the dynamics of marital disruption and of the husband's labor force withdrawal. I then explore the importance of these factors in accounting for major declines in family economic status over the 1967-1989 period.

The study of these long term income processes suggests a comparison with intergenerational transitions in family economic status. The intergenerational linkage of economic status is almost surely looser than that between the same individual at two points in time, but how much so remains an important empirical question. A valuable feature of the NLS is the ability to match a significant subset of the mature women respondents with their daughters in the Young Women's Survey. The timing of the two surveys permits a more or less precise age match between the mothers in the first

survey year (1967) and the daughters in a much later survey (1988). This data permits the measurement of intergenerational mobility for these mother-daughter pairs and therefore a comparison of intergenerational processes with long interval life cycle processes in Section V. Section VI offers some concluding remarks.

II. Female Poverty Dynamics over Long Intervals

How likely is it that a mature woman who is not in poverty will be in poverty five years later, ten years, fifteen or twenty? How likely is it that a mature woman in poverty will remain so over these same time intervals? The National Longitudinal Survey of Mature Women permits us to develop an answer to those questions. The study measures poverty transitions over intervals of various lengths contained within the survey years 1967, 1972, 1977, 1982, 1987 and 1989. These matrices provide important insights into the stochastic structure of the processes that generate family income. In this section I consider i) the implications of poverty transitions of varying lengths for the stochastic structure of the underlying family income process, and ii) the stability of poverty transitions over the part of the life cycle covered by the survey, essentially the period from midlife to retirement.

Movements into and out of poverty are a function of changes 1) in family income and 2) in the location of the poverty line. We are especially interested in the former. Although the official poverty line has been essentially unchanged in real terms since its inception, a variety of minor changes have accumulated over time. To maximize uniformity of the poverty

definition across years, the 1988 definition of poverty, adjusted for inflation, was used in all years. The inflation adjustment is based on CPI-U-X1.

All tables in this paper are weighted by NLS population weights to correct for the initial sampling design, including an oversampling of blacks, and for differential attrition. The frequencies reported in the various tables are normalized to the original population frequencies to give some idea of the number of observations underpinning the table data. Because of rounding error in the computations, the frequencies within a table will not necessarily sum to the total, although they should be close. The addition of entries across tables will not sum to the total and need not even be close. For example, in the weighted transition matrices, the sum of the reported number of blacks and whites who exit poverty is not the total number exiting poverty, even after adjusting for the small number of other races in the survey, because the weighted frequencies in the black and white tables are normalized by the raw numbers of each group in the survey, not the weighted numbers. The statistics by race add to the total frequencies after the raw numbers for both groups are appropriately weighted.

Because respondents with incomes in the vicinity of the poverty threshold are most likely to enter and leave poverty than are those more removed, it will be useful to partition families into three mutually exclusive and exhaustive categories from time to time. The categories are: POOR, NEAR POOR, and NOT POOR. Occasionally I will discuss a two way classification, POOR and OTHER (NEAR POOR OR NOT POOR). The categories are defined as follows:

- POOR** Respondents in families with incomes at or below the official poverty threshold;
- NEAR POOR** Respondents in families with incomes between one and two times the poverty threshold; and
- NOT POOR** Respondents in families with income more than two times the poverty threshold.

Other definitions used in the tables to follow include:

Age = 1	Cohort members who were 30-34 in 1967
Age = 2	Cohort members who were 35-39 in 1967
Age = 3	Cohort members who were 40-44 in 1967
Race = 1	Race white
Race = 2	Race black
Race = 3	Other races

The 1967-1989 surveys permit a number of five-year transitions to be estimated, four in fact [67-72, 72-77, 77-82, 82-87], as well as three ten-year transitions [67-77, 72-82, 77-87], two fifteen-year transitions [67-82, 72-87], and one twenty-year transition [67-87]. Consider the probability that a respondent who is not in poverty in the first survey will be in poverty in a later survey and also the probability that the POOR respondent will be poor in the later survey as well: these statistics are tabulated in Table 2 for intervals of varying length from the full transition matrices (the complete transition matrices can be found in the appendix). The entry rate into poverty of respondents who were not poor in the initial period averages 5.5% over five year interval--a little over five percent of the NOT POOR find themselves POOR five years later. Conversely approximately fifty percent (47%) of the POOR find themselves still poor after five years.

The story changes little as the observation interval lengthens. Over ten year intervals, the entry rate into poverty is 6.5% and the retention rate for those already in poverty is 38%. Over fifteen year intervals the

figures are respectively 7% and 36%, over twenty years 8% and 35%. Apparently there is a great deal of stability in poverty status, especially among NOT POOR respondents, many of whom have incomes that are not close to the poverty threshold and would require extraordinary income declines to push into poverty. Even for those who start in poverty, there is a great deal of stability. More than one third of the individuals in poverty in 1967 were in poverty twenty years later.

The relationship between the stochastic structure of family income and movements into and out of poverty is a close one. Because of the stability of the poverty threshold, the stochastic structure of family income will determine the structure of transition rates, both average levels of entry and exit and relationships between transition rates of differing length, Lillard and Willis (1978). Consider for example an income process with a very simple structure--income is the sum of 1) a permanent component and 2) a white noise component. The permanent component is presumably based on relatively stable family characteristics, such as presence or absences of husband, and on relatively stable individual characteristics such as education, intelligence, and region of residence [Neither these nor myriad unobserved productivity factors are completely stable, but they may be approximately so].

Lillard and Willis, for example, find that earnings correlations over five to six year intervals are relatively well fitted by such a stochastic income structure (1978, Figure 1). In such a model, the transition matrix will be identical across intervals of any length; whether two years apart or ten, the link between years will be driven only by the distributions of the transitory element and the permanent component [although at the practical level the "permanent" component might shrink as the interval lengthens].

Lillard and Willis do find evidence for a more complex, autoregressive processes across annual earnings data, which implies that shocks to annual income do not dissipate completely from one year to the next. The impact of these short term processes, however, is limited in our analysis of earning intervals of five years and longer.

The progression of transition rates from five years to ten to fifteen and twenty are broadly consistent with an underlying permanent component and white noise decomposition of income. There is only a modest upward drift in entry rates with the length of the intervening time interval. The change in the entry rate into poverty over five year intervals is 5.5%, over ten 6.5%, over fifteen 7.0% and over twenty 8.1%. The same can be said for the retention rate in poverty (or conversely the exit rate from poverty). The share of the original population of poor that remains poor is 47% over five years, 38% over ten. After ten years, additional intervals have no effect on the percentage of the first year poor who remain in poverty in the last period.

The sharp increases in poverty rates across age categories in the 1987 Survey--from 10% among respondents 50 to 54 years of age to 15% among those 60 to 64 (Table 1, Panel B) suggest that the transition process may not be stable late in the life cycle. The suggestion is correct; as the following table indicates, the rate of entry into poverty and of retention in poverty increases as the respondent reaches traditional retirement ages:

	RATES OF:	
	ENTRY INTO POVERTY	RETENTION IN POVERTY
TOTAL	9.2%	35.9%
AGE 52-56 in 1989	6.9%	33.5%
AGE 57-61 in 1989	8.0%	34.2%
AGE 62-66 in 1989	12.8%	40.1%

Entry rates into poverty over the interval 1967-1989 almost double, from 6.9% to 12.8%, as we move from the youngest age group to the oldest--52-56 and 62-66 in 1989. The rate of retention in poverty also increases, though more modestly--from 33.5% to 40.1%. A similar life cycle pattern is evident in the transition parameters reported earlier in Table 2. For the sample as a whole, five year entry rates into poverty increase from 4.9% in 1967-1972 to 7.4% in 1982-1987, with all of the increase coming in the last period, 1982-1987. The same pattern is evident in the ten-year transitions, as the entry rate into poverty almost doubles as the cohort ages, from 4.9 percent to 9.3%. The full transition matrix from which these estimates are derived is reported in Table 3.

Overall the estimates are consistent with the belief that poverty transitions are reasonably well characterized by a set of fixed transition parameters from midlife to the eve of retirement. Over much of the period, five year poverty transitions are also broadly consistent with a simple long term income process, with income as the sum of a permanent component and a white noise element. As the respondents enter the retirement period, the parameters shift; the entry rate into poverty and the retention rate in poverty increase.

III. The Persistence of Poverty among Mature Women

In this section we return to the issue of the antecedents of aged female poverty, focusing our discussion on poverty transitions over the full period 1967 to 1989, Table 3. The transition parameters reveal that, for some at least, aged poverty begins in midlife. Of those who began the survey period in poverty, 36% remained in poverty twenty-two years later (only 13 percent of the population in total is in poverty at the time of the 1989 survey). The persistence is especially strong for blacks. Almost one-half (48%) of the blacks in poverty in 1967 were also in poverty in 1989. For whites the corresponding figure is 29%. Of the total sample that was poor in 1967 57% were either POOR or NEAR POOR in 1989. Among poor blacks in 1967 76% were either poor or near poor. By the age of 30-44, the great majority of low income black women were locked into a lifetime of low income.

To answer the question of whether the aged poor are drawn primarily from the long term poor or are the product of negative late-life shocks, we need to look backwards rather than forwards. Of the poor in 1989, what fraction was also poor in 1967? Reformulating the data in this way, it is possible to conclude that a large fraction of the aged poor were in poverty much earlier in the life cycle. For the total sample, 41 percent (87 of 211) of the poor in 1989 were also poor in 1967, Table 3. The persistence is especially strong among blacks, with 66 percent (111/167) or two-thirds of the poor in 1989 also poor in 1967. Even among whites poverty persistence was far from negligible--thirty percent (35/115) of the poor in 1989 were poor in 1967.

The bulk of the remaining poor in 1989 were drawn from families that were near poor in 1967. In total three quarters (160/211) of the poor in

1989 were drawn from families with 1967 income less than twice the poverty threshold. Among blacks 89 percent (149/167) or almost 9 out of 10 of the poor in 1989 were in low income (POOR or NEAR POOR) families 22 years before. For whites the figure is 71% (82/115).

Poverty among the aged is more than simply a failure of social insurance programs. The greater share of all aged poor females were poor decades before they were aged. From a policy perspective this suggests that policy alternatives to large transfer payments (Social Security and SSI) will have to confront the stubborn problem of life long poverty--concern about the aged poor would seem to require concern about the not-aged poor.

IV. Sources of Large, Late-Life Declines in Economic Status

One need not work hard to develop plausible theories of why women who are poor at midlife are also poor as they approach retirement age. The stability of the earning power of individual family members and of family structure over the life cycle is sufficient. But what of the 25 percent of the 1989 poor who were not poor (that is, were neither POOR nor NEAR POOR) in 1967? For these respondents, private and social insurance have apparently failed and it would be valuable to know what negative economic shocks explain the large declines in family income.

I should note that, although these "insurance failures" are a reasonably large share of the poor in 1989, about 25%, they are a relatively small share of the NOT POOR in 1967. There are just many more NOT POOR than POOR. Put differently, the transition from NOT POOR (income more than

double the poverty level) to POOR is rare, even over an interval spanning more than two decades. In the total sample, only 5.7% of the 1967 NOT POOR were POOR in 1989, although again race differences were pronounced. Five percent (5.1%) of whites and 16.2% of blacks experienced a fall in income status this large, passing over the intermediate NEAR POOR category. For this cohort, rather firmly entrenched in traditional family structures, two possible sources of negative income shocks come immediately to mind: 1) marital disruption, that is divorce or death of the husband; and 2) the withdrawal of the husband from the labor force. Both of these phenomenon are common in the Mature Women's cohort.

Certainly the marital status of respondents shifted adversely from a family income standpoint over this period. In Table 4, I report the distribution of respondents across marital states in 1967 and 1989. In 1967, 84 percent of the sample reported their marital status as married with spouse present. By 1989 that statistic had dropped to 68 percent. The percent who reported themselves as widowed increased from 3 percent to 19 percent, the share divorced from 5 percent to 11 percent. Both white and black respondents experienced these adverse trends, although the decline was larger, both in percentages and percentage points, for blacks. Among blacks the percent married with spouse present fell from 64 percent to 43 percent, among whites from 84 percent to 70 percent. By 1989, 26 percent of all black respondents report themselves as widowed. Both the widowed and the divorced experienced a disruption in a long term economic partnership and are economically vulnerable, so these activities surely preceded some of these major declines in economic status.

The female need not separate from her husband to suffer a catastrophic decline in family income; the onset of a disabling condition in the spouse would also do it. For respondents who are married with spouse present in both 1967 and 1989, the husband's labor force statuses in 1967 and 1989 are reported in Table 5. The standard CPS survey week activity questions necessary for the construction of the usual labor force status variable are available only in 1989. So a dummy was constructed for 1967 and 1989; the dummy is equal to one if the husband worked 40 or more weeks in the previous year, zero otherwise. A comparison of this measure with the standard CPS survey week measure of labor force status is reported in Table 6. As a categorical device, the weeks worked measure is quite similar to the standard labor force measure, especially for those WORKING. Only 4 percent of those who reported working 40 or more weeks in 1988 (the previous year), reported that they were out of the labor force in 1989. Of those who worked less than 40 weeks in 1988, 12 percent reported that they were in the labor force in the survey week.

The decline in labor force activity of the husband is substantial over the 1967-1989 period and provides an alternative path from a financially comfortable life to one of poverty. In 1967 only 6 percent of respondents who were married with spouse present reported that their husbands were working less than 40 weeks a year. By 1989 that figure had increased to 44 percent. Of course the impact of the husband's labor force withdrawal on family finances is a function of the unexpectedness of the withdrawal. A planned retirement will typically not have the same economic consequences as

the early onset of a disabling condition. How much this mechanism contributes to catastrophic declines in family incomes is an empirical question.

How many of the large family income status declines can these two processes--marital disruption and husband's labor force withdrawal--explain? To answer that question, 1967-1989 poverty transition matrices were constructed separately by marital status transitions and, for those married spouse present in both years, by transitions in husband's labor force status. The results are reported in Table 7. Apparently the vast majority of large-decline cases are explained by these two processes. Of the 51 respondents who experienced a transition from NOT POOR to POOR between 1967 and 1989, 33 experienced a change in marital status from married with spouse present to another category.³ Another eleven (11) remained married with spouse present over the period but experienced an adverse shift in the husband's work status. In total 86 percent (41 of 51) of all cases can be accounted for in this way. The conclusion is unambiguous. The descent from a comfortable economic circumstance in 1967 to poverty in 1989 is largely the result of marital disruption or a change in the spouse's work status and inadequate insurance against these economically adverse events. Indeed there are few cases which are not preceded by one of these two sources of income shock. The majority of the remaining large decline cases are to be found among women who were not married with spouse present in either 1967 or 1989. The negative economic consequences of marital disruption may have occurred prior to the initial survey year.

The path from poverty in 1967 to being comfortably out of poverty (NOT POOR) in 1989 is not similarly well defined. Forty-four percent of the

respondents who were poor in 1967 had by 1989 reached family incomes that were at least twice the poverty threshold, Table 7. Reversals of the common paths into poverty described above, 1) not married-with-spouse-present to married-with-spouse-present and 2) husband not working to husband working, are likely to have limited impact because of the relative rarity of each. Less than one in five (18 of 105 or 17%) involve a change in marital status from all categories of not married with spouse present to married with spouse present. Even fewer, 4 percent (4/105), involve a husband reentering the labor force between 1967 and 1989. The socio-economic factors explaining the great majority of the large successes must be sought elsewhere.

IV. The Intergenerational Trends

Economic status appears to be extremely stable among women in the age intervals covered by the National Longitudinal Survey of Mature Women, approximately 30 to 65 years of age. The sample design of the NLS permits an additional economic mobility comparison, an intergenerational one. The original NLS had four cohorts: young men and women, mature women, and preretirement aged men. To economize on surveying costs, whenever possible respondents for the different cohorts were drawn from the same family. As a consequence, it is possible to construct a sample composed of mother-daughter pairs, permitting construction of intergenerational transition matrices in the same way that we have constructed life cycle transition matrices [the transition matrices are weighted by the 1967 Mature Women population weights]. In particular it is possible to compare the economic

status of the Mature Women in 1967 when they were 30 to 44 years of age with the poverty status of the Young Women in 1988 when they were 34 to 44 years of age. The age pairing can be made more exact by limiting the analysis to Mature Women 34 to 44 years of age in 1967. We impose that restriction in the following analysis.

In this matched sample, the economic status of the daughters is significantly better than that of their mothers at the same point in the life cycle, Table 8. In the matched sample of 695 mother-daughter pairs, 19 percent of the mothers but only 8 percent of the daughters were in poverty at age 34-44. Forty-seven (47) percent of the mothers but only 24 percent of the daughters had family incomes less than two times the poverty threshold. The poverty gains are especially pronounced for blacks. The poverty rate fell from 63 percent to 24 percent across the generations for blacks, from 14 percent to 6 percent for whites.

The large intergenerational shift in poverty rates across the generation guarantees that the intergenerational transition rates, the change in economic status from the mother to the daughter, will be more "positive" than the mother's long term own transition rates. The mother-daughter intergenerational transition matrices are reported in Table 9. Every economic class contributed to the reduction in poverty across the generations. Of the POOR mothers in 1967, 35 percent were in poverty in 1989, but the same was true of only 18 percent of their daughters (in 1988 to be precise). Among NEAR POOR mothers in 1967, 13 percent were POOR in 1989, but the same was true of only 9 percent of their daughters. The fall into poverty from the relatively advantaged NOT POOR class is rare for either mother or

daughter; 6 percent of the mothers and only 3 percent of the daughters suffered a decline of this magnitude.

Looked at from a different perspective, the intergenerational record on the origins of poverty does not look so very different from the long term record of the mother herself. Present poverty status is dependent on past poverty status, across generations as well as across life. In particular the percentage of daughters in poverty who came from poverty families is large. Almost one half (24 of 54) the daughters in poverty had mothers who were themselves in poverty. Four out of five (42 of 54) of the daughters in poverty came from families which were either POOR or NEAR POOR. These statistics do not differ significantly from those for the origins of aged poor mothers. Although the daughters are better off than the mothers, the long term antecedent of poverty is a familiar one, namely poverty in the past.

V. Conclusion

The National Longitudinal Survey of Mature Women offers a wide range of insights into the long term poverty dynamics of females between the ages of 30 and 66 years:

- 1) Over much of this time, the poverty dynamics are quite stable. Specifically an income model with a permanent component and a white noise component "fits" the data rather well. This structure has the implication that the entry into and exit from poverty are independent of the intervening time interval. The exit rate from poverty, for example, will be the same over twenty years as over five. The data suggests a process not unlike this is in operation. Especially after the first five year interval, the exit and entry rates are quite stable across greater time intervals. Poverty entry and retention rates do appear to change with age, however, increasing significantly as the respondent approaches retirement age.

- 2) The overall level of poverty persistence is high. Three quarters of all aged females in poverty come from families with low incomes (less than twice the poverty threshold) in midlife. Forty percent come from families that were in poverty themselves at midlife. The aged poor problem is much more than a social insurance problem. Most also had low incomes in midlife.
- 3) The persistence of poverty was especially high for black women. Two-thirds of the aged poor were also poor two decades in the past. Ninety percent of the aged black poor had low incomes (less than twice the poverty threshold) two decades before.
- 4) Despite the large fraction of aged poor who were poor in midlife, the social insurance problem is not inconsequential. Approximately one quarter of the poor in 1989 had family incomes that were at least twice the poverty level in 1967. The majority of these experienced a marital disruption. Most intact families that reported a catastrophic decline in income reported the labor force withdrawal of the husband. Apparently private and public insurance mechanisms failed to protect these women from major declines in economic status.
- 5) In the matched mother-daughter sample, the daughters were much better off economically. They were only half as likely to be in poverty at the same age as their mothers. Paralleling the lives of their mothers, however, poor daughters were primarily drawn from families that were themselves poor. Almost one half the poor daughters had poor mothers, almost 80 percent had low income mothers (less than twice the poverty threshold).

Hopefully the analysis demonstrates the value of extending the current study to 1992 and beyond. The 1967-1989 evidence suggests that the transition from work to retirement has a major impact on the rate of entry into and exit from poverty. The work/retirement transition is also important because the period following appears to be one of unusual stability, McGarry (1992). Social security is a large fraction of total family income in retirement, especially among low income families, and it has been quite stable in real terms over the last several decades. Unfortunately at the time of the 1989 survey, the respondents were only 52 to 66 years of age, so that only the oldest third have reached traditional retirement ages (although a larger share of married respondents have husbands of that age, given marriage customs in the U.S.). By the time of the 1992 survey, the respondents were 55

to 69 years of age, so that all would have reached the age of early retirement, and the majority would have reached traditional retirement ages.

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TABLE 1
Poverty Rates, National and NLS Mature Women's Cohort
1966-1988^a

PANEL A

YEAR ^b	NATIONAL TOTAL			NLS MATURE WOMEN		
	Total	White	Black	Total	White	Black
1966	14.7%	12.2%	41.8%	13.9%	10.1%	43.2%
1971	12.5	9.9	30.9	10.9	7.5	36.9
1976	11.8	9.1	31.1	8.9	6.5	28.4
1981	14.0	11.1	34.2	8.7	6.2	31.0
1986	13.6	11.0	31.1	12.6	9.7	37.1
1988**	13.0	10.1	31.3	13.6	10.9	36.1

PANEL B

	AGE						
	0-34	35-39	40-44	45-49	50-54	55-59	60-64
1967	15.7%	13.7%	12.7%				
1972		12.4%	10.4%	10.2%			
1977			9.4%	7.0%	10.2%		
1982				8.0%	7.7%	10.4%	
1987					10.2%	12.4%	15.0%

SOURCES: National: Statistical Abstract of the United States, (various years); NLS Mature Women: Parsons (1994, "Poverty Status").

^a All data are weighted.

^b Income information for the NLS Mature Women is for the year preceding the survey. Ages in Panel B are as of survey date.

TABLE 2

Rates of Entry into Poverty and Retention in Poverty at
Time Intervals of Five, Ten, Fifteen and Twenty Years, 1967-1989^a

RATES OF:		
ENTRY INTO POVERTY		RETENTION IN POVERTY
(Out of Poverty in Initial Year)		(In Poverty in Initial Year)
FIVE YEAR TRANSITIONS		
1967-1972	4.9%	44.9%
1972-1977	4.6%	39.3%
1977-1982	5.0%	51.2%
1982-1987	7.4%	52.4%
AVERAGE	5.5%	47.0%
TEN YEAR TRANSITIONS		
1967-1977	4.9%	33.3%
1972-1982	5.4%	38.7%
1977-1987	9.3%	41.5%
AVERAGE	6.5%	37.8%
FIFTEEN YEAR TRANSITIONS		
1967-1982	5.3%	29.9%
1972-1987	8.8%	41.5%
AVERAGE	7.0%	35.7%
TWENTY YEAR TRANSITIONS		
1967-1987	8.1%	34.6%
TWENTY-TWO YEAR TRANSITIONS		
1967-1989	9.2%	35.9%

SOURCE: Parsons (1994, "Poverty Status")

^a All data are weighted.

TABLE 3
Poverty Transitions, 1967-1989, By Age and Race

Poverty in 1989

	Unweighted								Weighted							
	Not Poor		Near		Poor		All		Not Poor		Near		Poor		All	
	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency
Poverty																
In 1967																
Not Poor	557	74.7	145	19.4	44	5.9	746	677	75.8	165	18.5	51	5.7	892		
Near	251	55.5	111	24.6	90	19.9	452	277	61.4	101	22.5	73	16.1	452		
Poor	123	31.8	97	25.1	167	43.2	387	105	43.1	51	20.9	87	35.9	243		
All	931	58.7	353	22.3	301	19	1585	1059	68.8	315	19.9	211	13.3	1585		
Age=1	1															
Not Poor	182	83.1	25	11.4	12	5.5	219	225	83.6	31	11.3	14	5.1	269		
Near	115	66.9	33	19.2	24	14	172	133	72.8	32	17.6	17	9.6	183		
Poor	60	39	30	19.5	64	41.6	154	49	52.9	13	13.5	31	33.5	93		
All	357	65.5	88	16.1	100	18.3	545	408	74.8	75	13.8	62	11.4	545		
Age=2	2															
Not Poor	198	78.6	41	16.3	13	5.2	252	243	79.4	46	15.0	17	5.5	308		
Near	81	54.4	42	28.2	26	17.4	149	90	62.0	36	24.8	19	13.1	145		
Poor	39	30.7	36	28.3	52	40.9	127	32	41.1	19	24.7	26	34.2	77		
All	318	60.2	119	22.5	91	17.2	528	365	69.1	101	19.1	62	11.8	528		
Age=3	3															
Not Poor	177	64.4	79	28.7	19	6.9	275	207	66.1	87	27.6	20	6.4	314		
Near	55	42	36	27.5	40	30.5	131	55	44.3	33	26.6	36	29.1	125		
Poor	24	22.6	31	29.2	51	48.1	106	25	34.0	18	25.5	29	40.4	72		
All	256	50	146	28.5	110	21.5	512	288	56.2	139	27.1	86	16.7	512		
Race=1	1															
Not Poor	495	76.4	120	18.5	33	5.1	648	508	78.8	119	18.1	34	5.1	659		
Near	194	62.6	68	21.9	48	15.5	310	195	63.4	66	21.5	47	15.1	308		
Poor	67	52.3	21	16.4	40	31.3	128	64	53.6	21	17.3	35	29.1	119		
All	756	69.6	209	19.2	121	11.1	1086	768	70.4	206	19.0	115	10.6	1087		
Race=2	2															
Not Poor	52	60.5	24	27.9	10	11.6	86	63	59.5	26	24.3	17	16.2	105		
Near	52	38.5	41	30.4	42	31.1	135	61	44.0	39	28.3	38	27.6	139		
Poor	54	21.3	74	29.1	126	49.6	254	56	24.2	64	27.7	111	48.1	230		
All	158	33.3	139	29.3	178	37.5	475	180	37.8	129	27.1	167	35.1	475		

TABLE 4

Marital Status in 1967 and 1989, By Age and Race

Marital Status in 1967

Unweighted	MSP		MSA		Widowed		Divorced		Separated		Never Married		All N
	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct	
All Age	4064	80.0	46	0.9	145	2.9	253	5.0	285	5.6	290	5.7	5083
1	1273	79.0	15	0.9	21	1.3	78	4.8	100	6.2	125	7.8	1612
2	1310	80.5	12	0.7	48	3.0	79	4.9	95	5.8	83	5.1	1627
3	1481	80.3	19	1.0	76	4.1	96	5.2	90	4.9	82	4.5	1844
Race													
1	3112	86.3	28	0.8	61	1.7	159	4.4	72	2.0	174	4.8	3606
2	879	63.2	16	1.2	83	6.0	89	6.4	211	15.2	112	8.1	1390
3	73	83.9	2	2.3	1	1.2	5	5.8	2	2.3	4	4.6	87

Marital Status in 1967

Weighted	MSP		MSA		Widowed		Divorced		Separated		Never Married		All N
	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct	
All Age	4271	84.0	41	0.8	103	2.0	234	4.6	173	3.4	260	5.1	5083
1	1320	83.5	14	0.9	14	0.9	74	4.7	62	3.9	98	6.2	1581
2	1430	84.6	10	0.6	35	2.1	65	3.9	58	3.5	91	5.4	1690
3	1522	84.0	17	1.0	53	2.9	96	5.3	53	2.9	71	3.9	1812
Race													
1	3868	86.4	34	0.7	73	1.6	197	4.4	89	2.0	217	4.8	4477
2	347	64.1	7	1.3	29	5.4	35	6.5	82	15.1	41	7.6	541
3	57	87.5	1	0.8	0	0.0	3	3.9	3	3.9	3	3.9	65

Marital Status in 1989

Unweighted	MSP		MSA		Widowed		Divorced		Separated		Never Married		All N
	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct	
All Age	1927	62.3	9	0.3	589	19.0	338	10.9	104	3.4	126	4.1	3083
1	680	65.6	3	0.3	100	9.6	150	14.5	50	4.8	54	5.2	1037
2	649	65.0	3	0.3	181	18.1	87	8.7	43	4.3	35	3.5	998
3	598	56.5	3	0.3	308	29.1	101	9.6	11	1.0	37	3.5	1058
Race													
1	1576	70.5	8	0.4	343	15.3	214	9.6	26	1.2	70	3.1	2237
2	328	40.2	1	0.1	239	29.3	118	14.4	77	9.4	54	6.6	817
3	23	59.0	0	0.0	7	18.0	6	15.4	1	2.6	2	5.1	39

Marital Status in 1989

Weighted	MSP		MSA		Widowed		Divorced		Separated		Never Married		All N
	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct	
All Age	2088	67.5	11	0.4	505	16.3	322	10.4	62	2.0	105	3.4	3083
1	734	72.1	4	0.4	73	7.2	140	13.8	29	2.9	37	3.7	1018
2	722	70.8	4	0.4	150	14.7	83	8.2	26	2.6	35	3.4	1020
3	633	60.0	3	0.3	282	26.7	99	9.3	6	0.6	32	3.1	1058
Race													
1	1938	70.4	10	0.4	421	15.3	267	9.7	32	1.2	85	3.1	2752
2	132	42.9	1	0.3	79	25.7	50	16.1	26	9.1	18	5.9	309
3	20	62.1	0	0.0	5	14.6	6	17.5	1	3.9	1	1.9	32

TABLE 5
Husband's Labor Force Status in 1967 and 1989,
By Age and Race

Husband's Labor Force Status in 1967

	ALL	Unweighted				All	Weighted				All
		Not Working		Working			Not Working		Working		
		N	Pct	N	Pct		N	Pct	N	Pct	
Age	1	269	7.39	3371	92.6	3640	218	6.0	3422	94.0	3640
	2	77	6.87	1077	93.3	1154	60	5.3	1080	94.7	1140
	3	70	5.98	1100	94	1170	58	4.8	1180	95.2	1218
Race	1	122	9.27	1194	90.7	1316	101	7.9	1182	92.1	1283
	2	187	5.96	2634	94	2801	182	5.5	3128	94.5	3310
	3	95	12.2	687	87.9	782	32	11.3	255	88.7	287
	1	7	12.3	50	87.7	57	4	10.2	39	89.8	43

Husband's Labor Force Status in 1989

	ALL	Unweighted				All	Weighted				All
		Not Working		Working			Not Working		Working		
		N	Pct	N	Pct		N	Pct	N	Pct	
Age	1	831	46.4	960	53.6	1791	798	44.5	993	55.5	1791
	2	184	28	473	72	657	172	26.4	480	73.6	651
	3	268	45	328	55	596	260	42.3	354	57.7	614
Race	1	379	70.5	159	29.6	538	366	69.6	160	30.4	526
	2	655	44.1	829	55.9	1484	730	43.8	937	56.2	1867
	3	166	58	120	42	286	61	56.6	47	43.4	108
	1	10	47.6	11	52.4	21	6	39.6	10	60.4	16

TABLE 6

Husband's Work Status by Weeks Worked and Survey Week Activity, 1969,
By Age and Race

Activity Most of Survey Week

The Number of Weeks Worked ⁴⁰⁺	Unweighted				Weighted					
	Not Working		Working		All N	Not Working		Working		All N
	N	Pct	N	Pct		N	Pct	N	Pct	
Not Working	725	88.1	98	11.9	823	691	87.7	97	12.3	788
Working	34	3.62	904	96.4	938	36	3.7	937	96.3	973
All	759	43.1	1002	56.9	1761	727	41.3	1034	58.7	1761
Age=1										
Not Working	132	71.7	52	28.3	184	124	71.8	49	28.2	173
Working	9	1.91	461	98.1	470	10	2.2	470	97.8	481
All	141	21.6	513	78.4	654	135	20.6	519	79.4	654
Age=2										
Not Working	239	90.2	26	9.81	265	220	88.4	29	11.6	249
Working	21	6.65	295	93.4	316	20	5.9	313	94.1	332
All	260	44.8	321	55.3	581	239	41.2	342	58.8	581
Age=3										
Not Working	354	94.7	20	5.35	374	349	94.8	19	5.2	369
Working	4	2.63	148	97.4	152	5	3.4	152	96.6	157
All	358	68.1	168	31.9	526	355	67.5	171	32.6	526
Race=1										
Not Working	567	87.5	81	12.5	648	561	87.4	81	12.6	642
Working	30	3.69	783	96.3	813	30	3.6	790	96.4	819
All	597	40.9	864	59.1	1461	591	40.4	870	59.6	1461
Race=2										
Not Working	150	90.9	15	9.09	165	149	91.9	13	8.1	162
Working	4	3.48	111	96.5	115	6	5.5	112	94.5	118
All	154	55	126	45	280	155	55.4	125	44.6	280

TABLE 7

Poverty Transitions, 1967-1989
By Marital Status and Husband's Activity

Poverty in 1967	Poverty in 1989											
	Unweighted						Weighted					
	Not Poor	Frequency	Near Poor	Frequency	Poor	Frequency	All	Normalized Frequency	Not Poor	Near Poor	Poor	All
Not Poor	557	74.7	145	19.4	44	5.9	746		676	75.9	164	18.4
Near Poor	251	55.5	111	24.6	90	19.9	452		277	61.2	102	22.5
Poor	123	31.8	97	25.1	167	43.2	387		105	43.5	50	20.8
All	931	58.7	353	22.3	301	19.0	1585		1058	66.8	316	20.0
MSP67/MSP89												
Not Poor	390	79.9	84	17.2	14	2.9	488		433	81.3	87	16.3
Near Poor	165	66.5	49	19.8	34	13.7	248		177	71.4	43	17.3
Poor	54	41.5	34	26.2	42	32.3	130		46	53.8	18	21.2
All	609	70.3	167	19.3	90	10.4	866		656	75.8	148	17.1
MSP67/NMSP89												
Not Poor	102	56.7	52	28.9	26	14.4	180		129	57.9	60	27.1
Near Poor	45	35.7	39	31.0	42	33.3	126		47	39.3	37	30.9
Poor	23	25.3	20	22.0	48	52.8	91		19	34.8	11	19.7
All	170	42.8	111	28.0	116	29.2	397		195	49.1	108	27.3
NMSP67/MSP89												
Not Poor	12	70.6	4	23.5	1	5.9	17		16	71.9	6	26.2
Near Poor	11	78.6	3	21.4			14		11	75.1	4	24.9
Poor	17	56.7	8	26.7	5	18.7	30		18	75.1	3	13.5
All	40	65.6	15	24.6	6	9.8	61		45	73.9	13	21.0
NMSP67/NMSP89												
Not Poor	53	88.9	5	8.2	3	4.9	61		80	85.5	8	8.4
Near Poor	30	46.9	20	31.3	14	21.9	64		35	52.0	21	31.2
Poor	29	21.3	35	25.7	72	52.9	136		28	27.8	23	23.0
All	112	42.9	60	23.0	89	34.1	261		143	54.7	52	19.8
Married Spouse Present in 1967 and 1989												
Not Poor	390	79.9	84	17.2	14	2.9	488		433	81.3	87	16.3
Near Poor	165	66.5	49	19.8	34	13.7	248		177	71.4	43	17.3
Poor	54	41.5	34	26.2	42	32.3	130		46	53.8	18	21.2
All	609	70.3	167	19.3	90	10.4	866		656	75.8	148	17.1
HLFP67=1/HLFP89=1												
Not Poor	209	93.7	14	6.3	0	0.0	223		220	94.2	14	5.8
Near Poor	104	90.4	9	7.8	2	1.7	115		108	92.4	7	5.8
Poor	35	67.3	11	21.2	6	11.5	52		31	77.8	5	11.5
All	348	89.2	34	8.7	8	2.1	390		359	92.0	25	6.4
HLFP67=1/HLFP89=0												
Not Poor	166	68.9	64	26.6	11	4.6	241		189	70.6	68	25.2
Near Poor	50	43.9	35	30.7	29	25.4	114		53	47.4	33	30.0
Poor	12	24.0	15	30.0	23	46.0	50		8	31.0	9	35.0
All	228	56.3	114	28.2	63	15.6	405		250	61.7	110	27.2
HLFP67=0/HLFP89=1												
Not Poor	6	68.7	1	11.1	2	22.2	9		8	65.9	2	13.7
Near Poor	5	62.5	1	12.5	2	25.0	8		6	87.4	0	4.8
Poor	5	83.3	0	0.0	1	18.7	6		4	77.4	0	0.0
All	16	69.6	2	8.7	5	21.7	23		17	74.6	2	8.2
HLFP67=0/HLFP89=0												
Not Poor	9	60.0	5	33.3	1	6.7	15		13	62.2	7	36.2
Near Poor	6	54.6	4	36.4	1	9.1	11		7	57.6	4	31.6
Poor	2	9.1	8	36.4	12	54.6	22		2	11.0	5	33.6
All	17	35.4	17	35.4	14	29.2	48		22	45.2	16	34.2

Table 8

The Economic Status of NLS Mothers in 1967 and their Daughters in 1988.

ALL MATCHES (695)

Income Status	Mothers 1967	Daughters 1988
Not Poor	53.0%	75.9%
Near Poor	27.9	16.3
Poor	19.1	7.8

WHITE (462)

Not Poor	58.2%	79.3%
Near Poor	28.1	14.9
Poor	13.6	5.8

BLACK (224)

Not Poor	8.5%	47.6%
Near Poor	29.0	28.4
Poor	62.9	24.0

SOURCE: Parsons (1994, "Poverty Status")

Weighted Sample Sizes in Parentheses.

TABLE 9

Poverty Transitions Between Mothers (1967) and Daughters (1988)
By Age and Race

Mother's Poverty Status in 1967	Daughter's Poverty Status, 1988															
	Unweighted						Weighted									
	Not Poor		Near Poor		Poor		All		Not Poor		Near Poor		Poor		All	
	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct
Not Poor	245	85.1	33	11.5	10	3.47	288	313	85.0	43	11.6	12	3.3	388		
Near Poor	134	72.8	28	15.2	22	12	184	144	74.4	32	16.3	18	9.3	194		
Poor	102	45.7	68	30.5	53	23.8	223	71	53.0	39	29.1	24	17.9	133		
All	481	69.2	129	18.6	85	12.2	695	528	75.9	113	16.3	54	7.8	695		
Age = 1																
Not Poor	14	82.4	3	17.7			17	20	82.4	4	17.6	0	0.0	25		
Near Poor	3	42.9	2	28.6	2	28.6	7	1	22.1	2	38.6	2	39.3	5		
Poor	4	33.3	5	41.7	3	25	12	1	19.6	4	62.3	1	18.1	6		
All	21	58.3	10	27.8	5	13.9	36	23	63.1	10	28.3	3	8.6	36		
Age = 2																
Not Poor	97	83.6	14	12.1	5	4.31	116	127	83.9	18	12.0	6	4.1	151		
Near Poor	65	70.7	15	16.3	12	13	92	76	74.9	16	16.0	9	9.0	102		
Poor	50	46.7	32	29.9	25	23.4	107	32	52.3	18	28.3	12	19.4	62		
All	212	67.3	61	19.4	42	13.3	315	235	74.8	52	16.5	27	8.7	315		
Age = 3																
Not Poor	134	86.5	16	10.3	5	3.23	155	168	86.2	21	10.7	6	3.1	193		
Near Poor	66	77.7	11	12.9	8	9.41	85	66	76.3	13	15.5	7	8.2	86		
Poor	48	46.2	31	29.8	25	24	104	37	58.3	18	27.1	11	16.6	65		
All	248	72.1	58	16.9	38	11.1	344	269	78.1	52	15.0	24	6.9	344		
Race = 1																
Not Poor	223	84.8	30	11.4	10	3.8	263	229	84.9	32	11.7	9	3.4	269		
Near Poor	102	76.7	21	15.8	10	7.52	133	99	76.2	21	16.5	10	7.3	130		
Poor	40	60.6	17	25.8	9	13.6	66	39	61.7	16	25.5	8	12.8	63		
All	365	79	68	14.7	29	6.28	452	368	79.3	69	14.9	27	5.8	452		
Race = 2																
Not Poor	16	84.2	3	15.8			19	16	84.1	3	15.9	0	0.0	19		
Near Poor	32	62.8	7	13.7	12	23.5	51	39	60.5	9	14.4	16	25.0	65		
Poor	60	39	51	33.1	43	27.9	154	52	36.8	51	38.5	37	26.6	141		
All	108	48.2	61	27.2	55	24.6	224	107	47.6	64	28.4	54	24.0	224		

APPENDIX TABLE

Panel A
Poverty Thresholds Based on Money Income, 1988

1 Person (Unrelated Individual under 65)	\$6,155
2 Persons (Householder under 65)	7,958
3 Persons	9,436
4 Persons	12,092
5 Persons	14,305
6 Persons	16,149
7 Persons	18,248
8 Persons	20,279
9 Persons or More	24,133

Source: Statistical Abstract of the United States 1991, p.430

Panel B
CPI-U-X1 1966-1992

1966	35.2
1967	36.3
1968	37.7
1969	39.4
1970	41.3
1971	43.1
1972	44.4
1973	47.2
1974	51.9
1975	56.2
1976	59.4
1977	63.2
1978	67.5
1979	74.0
1980	82.3
1981	90.1
1982	95.6
1983	99.6
1984	103.9
1985	107.6
1986	109.6
1987	113.6
1988	118.3
1989	124.0
1990	130.7
1991	136.2
1992	140.3

FOOTNOTES

1. Statistical Abstract of the United States 1985, Table 761.
2. Statistical Abstract of the United States 1993, Table 739.
3. Recall that these are fictional respondents. The data are weighted to adjust for oversampling in the original sampling design and for differential attrition, so the numbers do not represent specific respondents.

APPENDIX TABLES

POVERTY TRANSITIONS OVER TIME INTERVALS OF FIVE TO TWENTY-TWO YEARS

Poverty In 1967

	Unweighted								Weighted							
	Not Poor		Near Poor		Poor		All		Not Poor		Near Poor		Poor		All	
	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency
All	2025	49.9	1146	28.3	685	21.8	4056	2385	58.3	1128	27.8	564	13.9	4056		
Age																
1	592	45.2	409	31.2	310	23.6	1311	677	52.5	410	31.8	203	15.7	1290		
2	629	47.9	385	29.3	288	22.7	1312	779	57.3	393	29.0	187	13.7	1359		
3	804	56.1	352	24.6	277	19.3	1433	904	64.5	320	22.8	178	12.7	1403		
Race																
1	1708	60.7	793	28.2	315	11.2	2816	2215	62.4	977	27.5	357	10.1	3549		
2	280	24	334	28.6	553	47.4	1167	122	27.0	134	29.7	195	43.2	450		
3	37	50.7	19	26	17	23.3	73	28	50.0	16	28.6	12	21.4	57		

Poverty In 1972

	Unweighted								Weighted							
	Not Poor		Near Poor		Poor		All		Not Poor		Near Poor		Poor		All	
	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency
All	1781	59.8	678	22.8	519	17.4	2978	2052	68.9	602	20.2	325	10.9	2978		
Age																
1	449	53.6	219	26.1	170	20.3	638	503	61.9	208	25.6	101	12.5	813		
2	607	61.3	217	21.9	167	16.9	981	727	70.9	191	18.6	107	10.5	1024		
3	725	63.1	242	21.1	182	15.8	1148	819	72.2	200	17.6	116	10.2	1135		
Race																
1	1505	72.5	402	19.4	170	8.2	2077	1918	73.5	494	18.9	197	7.5	2809		
2	246	28.8	267	31.3	340	39.9	853	110	33.3	98	29.7	122	36.9	331		
3	30	62.5	9	18.8	9	18.8	48	24	66.7	6	16.7	6	16.7	36		

Poverty In 1977

	Unweighted								Weighted							
	Not Poor		Near Poor		Poor		All		Not Poor		Near Poor		Poor		All	
	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency
All	1583	68.5	459	19.3	339	14.2	2381	1798	75.5	371	15.6	212	8.9	2381		
Age																
1	540	68.5	152	18.7	120	14.8	812	610	75.5	121	15.0	76	9.4	807		
2	511	68.7	145	19.5	88	11.8	744	602	77.4	121	15.6	55	7.0	779		
3	532	64.5	162	19.8	131	15.9	825	586	73.7	129	16.2	81	10.2	795		
Race																
1	1309	78.1	247	14.7	119	7.1	1675	1680	79.5	283	14.0	138	6.5	2088		
2	242	36.2	209	31.2	218	32.6	689	110	42.2	76	29.4	74	28.4	280		
3	32	68.5	3	8.1	2	5.4	37	28	84.6	2	7.7	2	7.7	31		

Poverty In 1982

		Unweighted						Weighted									
		Not Poor		Near Poor		Poor		All		Not Poor		Near Poor		Poor		All	
		Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	
All	Age	1757	68.5	449	17.5	360	14	2588		1978	77.1	384	14.2	223	8.7	2588	
1		609	71.3	137	16	108	12.6	854		670	80.3	98	11.7	67	8.0	834	
2		579	70	139	16.8	109	13.2	827		680	78.4	121	13.9	67	7.7	867	
3		589	64.3	173	19.5	143	16.2	885		631	73.0	144	16.6	90	10.4	865	
Race		1464	80.4	235	12.9	122	6.7	1821		1848	81.2	287	12.6	141	6.2	2277	
1		260	36.8	211	29.9	235	33.3	706		105	40.5	74	28.7	80	30.7	259	
3		33	84.6	3	7.7	3	7.7	39		26	83.3	3	8.3	3	8.3	31	

Poverty In 1987

		Unweighted						Weighted									
		Not Poor		Near Poor		Poor		All		Not Poor		Near Poor		Poor		All	
		Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	
All	Age	1254	61.2	421	20.6	373	18.2	2048		1444	70.5	346	16.9	258	12.6	2048	
1		476	68.5	107	15.4	112	16.1	695		537	78.4	78	11.4	70	10.2	684	
2		416	62.2	129	19.3	124	18.5	689		498	71.7	111	15.9	86	12.4	694	
3		362	52.9	185	27	137	20	684		412	61.3	160	23.8	100	14.9	672	
Race		1056	73.5	231	16.1	150	10.4	1437		1356	74.9	279	15.4	176	9.7	1810	
1		178	30.4	186	31.8	221	37.8	585		72	33.0	66	30.2	80	36.8	217	
3		20	76.9	4	15.4	2	7.7	26		18	81.8	2	9.1	2	9.1	23	

Poverty In 1989

		Unweighted						Weighted									
		Not Poor		Near Poor		Poor		All		Not Poor		Near Poor		Poor		All	
		Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	
All	Age	1111	59.2	400	21.3	385	19.5	1876		1261	67.3	358	19.1	255	13.6	1874	
1		418	68.3	97	15.4	115	18.3	630		460	75.4	79	12.9	71	11.7	610	
2		379	61.2	134	21.6	106	17.1	619		445	69.9	118	18.6	73	11.5	636	
3		314	50.1	169	27	144	23	627		358	58.7	163	25.8	111	17.5	632	
Race		911	69.8	242	18.5	152	11.6	1305		1189	70.8	302	18.3	180	10.9	1651	
1		181	33.2	153	28.1	211	38.7	545		77	38.0	53	25.9	73	36.1	203	
3		19	73.1	5	19.2	2	7.7	28		15	68.7	6	25.0	2	8.3	23	

Poverty in 1989

	Unweighted								Weighted							
	Not Poor		Near		Poor		All		Not Poor		Near		Poor		All	
	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency
Poverty in 1987																
Not Poor	557	74.7	145	19.4	44	5.9	746	677	75.8	165	18.5	51	5.7	892		
Near	251	55.5	111	24.6	90	19.9	452	277	61.4	101	22.5	73	16.1	452		
Poor	123	31.8	97	25.1	167	43.2	387	105	43.1	51	20.9	87	35.9	243		
All	931	58.7	353	22.3	301	19	1585	1059	68.8	315	19.9	211	13.3	1585		
Age=1	1															
Not Poor	182	83.1	25	11.4	12	5.5	219	225	83.6	31	11.3	14	5.1	269		
Near	115	66.9	33	19.2	24	14	172	133	72.8	32	17.6	17	9.6	183		
Poor	60	39	30	19.5	64	41.6	154	49	52.9	13	13.5	31	33.5	93		
All	357	65.5	88	16.1	100	18.3	545	408	74.8	75	13.8	62	11.4	545		
Age=2	2															
Not Poor	198	78.6	41	16.3	13	5.2	252	243	79.4	46	15.0	17	5.5	306		
Near	81	54.4	42	28.2	26	17.4	149	90	62.0	36	24.8	19	13.1	145		
Poor	39	30.7	36	28.3	52	40.9	127	32	41.1	19	24.7	26	34.2	77		
All	318	60.2	119	22.5	91	17.2	528	365	69.1	101	19.1	62	11.8	528		
Age=3	3															
Not Poor	177	64.4	79	28.7	19	6.9	275	207	68.1	87	27.6	20	6.4	314		
Near	55	42	36	27.5	40	30.5	131	55	44.3	33	26.6	36	29.1	125		
Poor	24	22.6	31	29.2	51	48.1	106	25	34.0	18	25.5	29	40.4	72		
All	256	50	146	28.5	110	21.5	512	288	56.2	139	27.1	86	16.7	512		
Race=1	1															
Not Poor	495	76.4	120	18.5	33	5.1	648	506	76.8	119	18.1	34	5.1	659		
Near	194	62.6	68	21.9	48	15.5	310	195	63.4	66	21.5	47	15.1	308		
Poor	67	52.3	21	16.4	40	31.3	128	64	53.6	21	17.3	35	29.1	119		
All	756	69.6	209	19.2	121	11.1	1086	768	70.4	206	19.0	115	10.6	1087		
Race=2	2															
Not Poor	52	60.5	24	27.9	10	11.6	86	63	59.5	26	24.3	17	18.2	105		
Near	52	38.5	41	30.4	42	31.1	135	61	44.0	39	28.3	38	27.6	139		
Poor	54	21.3	74	29.1	126	49.6	254	58	24.2	64	27.7	111	48.1	230		
All	158	33.3	139	29.3	178	37.5	475	180	37.8	129	27.1	167	35.1	475		

Poverty in 1972

	Unweighted						Weighted									
	Not Poor		Near Poor		Poor		All		Not Poor		Near Poor		Poor		All	
	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency		Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	
Poverty in 1967																
Not Poor	1021	88.1	101	8.7	37	3.2	1159		1210	88.8	115	8.4	38	2.8	1363	
Near	380	51.1	283	38.1	80	10.8	743		425	56.9	258	34.4	65	8.7	748	
Poor	72	12	197	32.9	329	55	598		70	17.9	145	37.2	175	44.9	390	
All	1473	58.9	581	23.2	446	17.8	2500		1705	68.2	518	20.7	278	11.1	2500	
Age=1	1															
Not Poor	232	86.9	28	10.5	7	2.6	267		278	88.8	35	11.0	7	2.2	320	
Near	125	49.8	94	37.5	32	12.7	251		144	54.3	94	35.4	27	10.3	265	
Poor	26	13.1	59	29.6	114	57.3	199		22	16.9	49	37.2	60	45.9	131	
All	383	53.4	181	25.2	153	21.3	717		445	62.1	178	24.8	94	13.1	717	
Age=2	2															
Not Poor	337	89.4	27	7.2	13	3.4	377		401	89.1	34	7.6	15	3.3	450	
Near	138	55.4	92	36.9	19	7.6	249		151	59.2	86	33.7	18	7.2	256	
Poor	23	11	75	35.9	111	53.1	209		23	17.5	51	39.6	55	42.9	129	
All	498	59.6	194	23.2	143	17.1	835		575	68.8	171	20.5	89	10.7	836	
Age=3	3															
Not Poor	452	87.8	46	8.9	17	3.3	515		530	89.6	46	7.9	15	2.6	592	
Near	117	48.1	97	39.9	29	11.9	243		129	57.1	78	34.5	19	8.4	226	
Poor	23	12.1	63	33.2	104	54.7	190		26	19.6	45	34.1	61	46.4	131	
All	592	62.4	206	21.7	150	15.8	948		684	72.1	169	17.8	96	10.1	948	
Race=1	1															
Not Poor	879	89.4	78	7.9	26	2.6	983		899	89.3	82	8.2	26	2.6	1007	
Near	308	59.5	171	33	39	7.5	518		307	59.9	168	32.8	38	7.4	513	
Poor	51	23.7	92	42.8	72	33.5	215		48	24.3	84	42.6	65	33.0	197	
All	1238	72.1	341	19.9	137	8	1716		1254	73.1	333	19.4	129	7.5	1716	
Race=2	2															
Not Poor	121	79.1	22	14.4	10	6.5	153		140	79.4	26	14.7	10	5.9	176	
Near	68	31.8	105	49.1	41	19.2	214		77	34.2	102	45.4	46	20.4	225	
Poor	18	4.8	104	27.9	251	67.3	373		17	5.0	93	27.6	228	67.4	338	
All	207	28	231	31.2	302	40.8	740		234	31.6	221	29.9	284	38.4	739	

Poverty in 1977

	Unweighted												Weighted																			
	Not Poor				Near Poor				Poor				All				Not Poor				Near Poor				Poor				All			
	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency					
Poverty in 1972																																
Not Poor	889	90.2	68	6.9	29	2.9	988		1054	91.5	70	6.1	28	2.4	1152																	
Near	208	50	149	35.8	59	14.2	418		217	58.1	113	30.4	43	11.5	373																	
Poor	41	12.9	120	37.9	156	49.2	317		36	18.8	81	42.0	78	39.3	193																	
All	1138	66.2	337	19.6	244	14.2	1719		1308	78.0	266	15.5	146	8.5	1719																	
Age=1	1																															
Not Poor	243	93.5	8	3.1	9	3.5	260		282	95.8	6	1.8	7	2.3	305																	
Near	79	55.6	42	29.6	21	14.8	142		89	63.3	35	25.1	16	11.6	141																	
Poor	17	15.6	41	37.6	51	46.8	109		12	18.6	29	43.4	25	38.0	66																	
All	339	66.3	91	17.8	81	15.9	511		393	76.9	69	13.6	49	9.5	512																	
Age=2	2																															
Not Poor	305	91	20	6	10	3	335		352	90.8	24	6.1	12	3.2	388																	
Near	63	48.5	53	40.8	14	10.8	130		68	57.6	41	34.8	9	7.6	118																	
Poor	14	14.7	37	38.9	44	46.3	95		13	23.7	24	44.3	17	32.0	54																	
All	382	68.2	110	19.6	68	12.1	580		432	77.3	88	15.8	39	6.9	559																	
Age=3	3																															
Not Poor	341	87.2	40	10.2	10	2.6	391		409	89.3	41	9.1	8	1.7	458																	
Near	66	45.8	54	37.5	24	16.7	144		61	51.9	38	32.0	19	16.0	117																	
Poor	10	8.8	42	37.2	61	54	113		10	14.3	29	39.3	34	46.4	73																	
All	417	64.4	136	21	95	14.7	648		480	74.1	108	16.7	60	9.2	648																	
Race=1	1																															
Not Poor	768	91.3	50	6	23	2.7	839		781	91.7	51	6.0	20	2.4	852																	
Near	150	59.5	75	29.8	27	10.7	252		150	61.4	70	28.5	25	10.1	245																	
Poor	22	23.4	46	48.9	26	27.7	94		23	25.7	40	45.9	25	28.4	88																	
All	938	79.2	171	14.4	76	6.4	1185		954	80.5	161	13.6	70	5.9	1185																	
Race=2	2																															
Not Poor	106	82.2	17	13.2	6	4.7	129		132	86.4	18	10.3	5	3.3	152																	
Near	52	32.9	74	46.8	32	20.3	158		55	36.4	67	44.4	29	19.2	150																	
Poor	18	8.2	72	32.9	129	58.9	219		18	8.7	72	35.5	114	55.8	204																	
All	176	34.8	163	32.2	167	33	506		204	40.3	155	30.6	147	29.1	506																	

Poverty in 1982

	Unweighted								Weighted							
	Not Poor		Near Poor		Poor		All		Not Poor		Near Poor		Poor		All	
	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency		Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	
Poverty in 1977																
Not Poor	1006	88.3	98	8.6	35	3.1	1139		1168	90.4	92	7.1	32	2.5	1292	
Near	119	36.7	135	41.7	70	21.6	324		112	42.3	107	40.4	46	17.3	264	
Poor	35	15.1	56	24.1	141	60.8	232		29	20.7	39	28.0	71	51.2	139	
All	1160	68.4	289	17.1	246	14.5	1695		1307	77.2	237	14.0	149	8.8	1693	
Age=1	1															
Not Poor	366	92.4	20	5.1	10	2.5	396		429	94.7	15	3.4	9	1.9	454	
Near	44	40.7	42	38.9	22	20.4	108		42	48.6	31	36.3	13	15.1	86	
Poor	14	16.5	22	25.9	49	57.6	85		9	19.0	15	29.8	25	51.2	49	
All	424	72	84	14.3	81	13.8	589		481	81.6	61	10.4	47	8.0	589	
Age=2	2															
Not Poor	329	88.7	31	8.4	11	3	371		372	90.4	30	7.3	10	2.3	412	
Near	38	36.5	44	42.3	22	21.2	104		37	43.4	34	40.3	14	16.4	85	
Poor	9	15	10	16.7	41	68.3	80		7	20.0	8	21.4	22	58.6	37	
All	376	70.3	85	15.9	74	13.8	535		417	78.0	72	13.5	45	8.5	535	
Age=3	3															
Not Poor	311	83.6	47	12.6	14	3.8	372		385	85.8	47	11.1	13	3.1	425	
Near	37	33	49	43.7	26	23.2	112		33	35.4	40	43.5	19	21.1	92	
Poor	12	13.8	24	27.6	51	58.6	87		11	20.4	17	32.3	25	47.3	53	
All	360	63	120	21	91	15.9	571		408	71.5	105	16.4	58	10.1	571	
Race=1	1															
Not Poor	863	90.8	66	6.9	21	2.2	950		876	91.2	64	6.7	20	2.1	961	
Near	75	44.4	66	39.1	28	16.6	169		75	45.7	66	39.9	24	14.5	165	
Poor	22	29.3	21	28	32	42.7	75		19	28.1	21	31.6	27	40.4	68	
All	960	80.4	153	12.8	81	6.8	1194		971	81.4	150	12.6	72	6.0	1193	
Race=2	2															
Not Poor	119	72.6	31	18.9	14	8.5	164		136	74.6	28	15.5	18	9.8	183	
Near	44	28.6	68	44.2	42	27.3	154		48	31.4	63	41.6	41	27.0	152	
Poor	13	8.4	35	22.6	107	69	155		9	6.8	34	24.2	98	68.9	139	
All	176	37.2	134	28.3	163	34.5	473		183	40.8	125	26.5	155	32.7	473	

Poverty in 1987

	Unweighted						Weighted									
	Not Poor		Near Poor		Poor		All		Not Poor		Near Poor		Poor		All	
	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency		Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	
Poverty in 1982																
Not Poor	903	82.5	132	12.1	60	5.5	1095		1070	85.7	122	9.8	57	4.6	1248	
Near	92	30.6	129	42.9	80	26.6	301		84	35.4	101	42.2	54	22.4	239	
Poor	26	11.5	68	30	133	58.6	227		23	16.5	44	31.8	71	51.8	138	
All	1021	62.9	329	20.3	273	16.8	1623		1175	72.4	286	16.4	182	11.2	1623	
Age=1	1															
Not Poor	353	89.1	27	6.8	16	4	396		415	91.4	23	5.0	16	3.5	453	
Near	30	33.7	35	39.3	24	27	89		23	38.9	25	41.7	12	19.4	60	
Poor	8	11.4	19	27.1	43	61.4	70		8	18.7	9	22.7	24	58.7	42	
All	391	70.5	81	14.6	83	15	555		446	80.3	57	10.3	52	9.4	555	
Age=2	2															
Not Poor	292	83	42	11.9	18	5.1	352		346	86.8	39	9.7	14	3.5	398	
Near	36	37.1	37	38.1	24	24.7	97		34	42.9	28	35.1	18	22.1	60	
Poor	11	15.1	19	26	43	58.9	73		8	19.5	13	29.3	22	51.2	43	
All	339	64.9	98	18.8	85	16.3	522		388	74.5	79	15.2	54	10.3	521	
Age=3	3															
Not Poor	258	74.4	63	18.2	26	7.5	347		308	77.9	61	15.4	26	6.6	396	
Near	26	22.6	57	49.6	32	27.8	115		26	26.4	47	48.3	25	25.3	97	
Poor	7	8.3	30	35.7	47	56	84		6	11.3	21	40.2	26	48.5	53	
All	291	53.3	150	27.5	105	19.2	546		340	62.3	129	23.7	76	14.0	546	
Race=1	1															
Not Poor	796	86.1	91	9.8	37	4	924		813	86.9	86	9.2	38	3.8	935	
Near	57	37.3	64	41.8	32	20.9	153		55	37.8	61	41.7	30	20.5	146	
Poor	14	18.9	24	32.4	36	48.6	74		15	21.3	22	31.1	33	47.5	70	
All	867	75.3	179	15.6	105	9.1	1151		883	76.7	169	14.7	99	8.6	1151	
Race=2	2															
Not Poor	90	58.8	40	28.1	23	15	153		97	58.1	38	22.6	32	19.4	167	
Near	35	24.1	62	42.8	48	33.1	145		44	29.9	58	39.5	45	30.6	146	
Poor	12	7.9	44	28.9	96	63.2	152		10	7.2	44	32.1	83	60.7	137	
All	137	30.4	146	32.4	167	37.1	450		150	33.4	140	31.0	160	35.6	450	

Poverty In 1988

	Unweighted						Weighted								
	Not Poor		Near Poor		Poor		All		Not Poor		Near Poor		Poor		All
	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency
Poverty															
In 1987															
Not Poor	671	81.4	121	14.7	32	3.9	824		783	83.0	132	13.8	31	3.2	956
Near	75	28.6	116	44.3	71	27.1	262		75	34.8	91	42.2	50	23.0	216
Poor	30	11.7	61	23.8	165	64.5	258		27	15.7	42	24.4	102	59.8	170
All	776	57.8	298	22.2	268	20	1342		894	68.6	266	19.8	183	13.6	1342
Age=1	1														
Not Poor	272	87.2	27	8.7	13	4.2	312		324	89.6	29	8.0	9	2.4	362
Near	21	33.3	30	47.6	12	19	63		20	42.3	20	42.3	7	15.4	48
Poor	10	12	16	19.3	57	68.7	83		7	15.2	10	21.0	31	63.8	48
All	303	66.2	73	15.9	82	17.9	458		352	76.8	59	12.9	47	10.3	458
Age=2	2														
Not Poor	234	82.4	43	15.1	7	2.5	284		275	84.7	43	13.2	7	2.0	325
Near	22	28.9	33	43.4	21	27.6	76		23	35.4	27	41.7	15	22.9	64
Poor	9	10.8	25	30.1	49	59	83		7	12.2	17	31.7	31	58.1	54
All	265	59.8	101	22.8	77	17.4	443		304	68.7	87	19.6	52	11.7	443
Age=3	3														
Not Poor	165	72.4	51	22.4	12	5.3	228		194	72.1	60	22.3	15	5.6	269
Near	32	26	53	43.1	22	30.9	123		33	31.1	45	42.9	27	28.1	105
Poor	11	12.2	20	22.2	59	65.6	90		12	18.3	14	20.3	41	61.4	67
All	208	47.2	124	28.1	109	24.7	441		239	54.0	119	27.0	84	19.0	441
Race=1	1														
Not Poor	584	83.9	95	13.6	17	2.4	696		593	84.1	95	13.4	18	2.5	706
Near	52	36.6	60	42.3	30	21.1	142		52	37.6	58	41.6	29	20.8	140
Poor	16	16.2	24	24.2	59	59.6	99		15	16.2	22	24.2	55	59.6	93
All	652	69.6	179	19.1	106	11.3	937		681	70.5	174	18.6	102	10.9	937
Race=2	2														
Not Poor	76	67.3	22	19.5	15	13.3	113		87	65.1	24	18.3	22	16.6	133
Near	22	18.6	55	46.6	41	34.7	118		24	22.1	49	44.6	36	33.2	109
Poor	14	8.9	37	23.6	106	67.5	157		18	13.3	36	24.7	90	62.0	146
All	112	28.9	114	29.4	162	41.8	388		130	33.6	109	28.1	149	38.3	388

Poverty in 1987

	Unweighted						Weighted								
	Not Poor	Frequency	Near	Frequency	Poor	Frequency	All	Frequency	Not Poor	Normalized Frequency	Near	Normalized Frequency	Poor	Normalized Frequency	All
Poverty in 1987															
Net Poor	673	81.3	106	12.6	49	5.9	828		824	83.1	112	11.3	56	5.6	982
Near	285	58.6	115	23.7	86	17.7	486		314	64.5	108	22.2	65	13.3	487
Poor	118	27.3	133	30.8	181	41.9	432		103	38.6	72	26.8	93	34.6	287
All	1076	61.6	354	20.3	316	18.1	1746		1241	71.1	292	16.7	213	12.2	1746
Age=1	1														
Net Poor	231	88.2	17	6.5	14	5.3	262		262	89.0	19	6.1	16	4.9	317
Near	131	73.2	28	15.6	20	11.2	179		148	80.2	23	12.7	13	7.1	185
Poor	53	33.1	46	28.8	61	38.1	160		44	45.4	23	23.3	31	31.3	98
All	415	69.1	91	15.1	95	15.8	601		476	79.2	66	10.9	59	9.9	601
Age=2	2														
Net Poor	216	82.4	29	11.1	17	6.5	262		267	84.2	32	10.2	18	5.6	318
Near	96	59.3	41	25.3	25	15.4	162		107	64.0	40	23.9	20	12.1	167
Poor	41	26.5	41	26.5	73	47.1	155		36	38.3	22	23.5	36	38.3	94
All	353	61	111	19.2	115	19.9	579		411	70.9	94	16.3	74	12.8	579
Age=3	3														
Net Poor	226	74.3	60	19.7	18	5.9	304		274	77.1	59	16.7	22	6.2	355
Near	58	40	46	31.7	41	28.3	145		59	43.9	45	33.5	31	22.6	135
Poor	24	20.5	46	39.3	47	40.2	117		22	29.5	27	35.6	26	34.8	75
All	308	54.4	152	28.9	106	18.7	586		355	62.7	132	23.3	79	14.0	587
Race=1	1														
Net Poor	608	83.5	83	11.4	37	5.1	728		628	83.9	81	10.9	39	5.2	746
Near	228	66.1	75	21.7	42	12.2	345		228	67.4	73	21.5	38	11.1	339
Poor	65	45.8	35	24.6	42	29.6	142		64	50.0	30	23.6	34	26.4	129
All	901	74.2	193	15.9	121	10	1215		919	75.6	186	15.3	111	9.1	1215
Race=2	2														
Net Poor	56	62.9	21	23.6	12	13.5	89		63	64.2	18	18.7	17	17.1	98
Near	51	38.3	38	28.6	44	33.1	133		55	39.1	41	29.0	45	31.9	141
Poor	49	17.2	98	34.4	138	48.4	285		49	18.1	89	33.1	131	48.8	288
All	156	30.8	157	31	194	38.3	507		167	32.9	148	29.2	192	37.9	507

Poverty in 1982

	Unweighted												Weighted											
	Not Poor			Near Poor			Poor			All			Not Poor			Near Poor			Poor			All		
	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct
Poverty in 1987																								
Not Poor	910	86.6	98	9.3	43	4.1	1051		1089	87.9	107	8.7	43	3.5	1239									
Near	414	68	129	21.2	66	10.8	609		446	72.5	111	18.1	58	9.4	615									
Poor	133	27.5	162	33.5	188	38.9	483		114	38.7	92	31.4	88	29.9	294									
All	1457	68	389	18.2	297	13.9	2143		1646	76.8	311	14.5	186	8.7	2143									
Age=1	1																							
Not Poor	278	89.4	21	6.8	12	3.9	311		335	90.4	24	6.3	12	3.3	371									
Near	173	77.2	36	16.1	15	6.7	224		193	81.6	29	12.1	15	6.3	236									
Poor	54	30.2	58	32.4	67	37.4	179		46	43.3	29	27.3	31	29.3	107									
All	505	70.7	115	16.1	94	13.2	714		575	80.5	81	11.3	59	8.2	714									
Age=2	2																							
Not Poor	303	88.1	32	9.3	9	2.6	341		359	88.6	37	9.1	9	2.2	406									
Near	138	69.7	41	20.7	19	9.6	198		149	73.4	36	17.6	18	9.0	202									
Poor	43	27.6	52	33.3	61	39.1	156		36	39.5	29	32.6	25	27.9	90									
All	484	69.3	125	17.9	89	12.8	688		544	77.9	102	14.6	52	7.5	688									
Age=3	3																							
Not Poor	329	83.1	45	11.4	22	5.6	396		393	85.2	47	10.2	21	4.6	461									
Near	103	55.1	52	27.8	32	17.1	187		104	59.2	48	27.1	24	13.8	175									
Poor	36	24.3	52	35.1	60	40.5	148		31	32.6	34	35.7	30	31.8	94									
All	468	64	149	20.4	114	15.6	731		527	72.1	128	17.5	76	10.4	731									
Race=1	1																							
Not Poor	811	88.7	73	8	30	3.3	914		827	88.7	77	8.2	29	3.1	932									
Near	319	74	81	18.8	31	7.2	431		320	75.0	75	17.6	32	7.4	427									
Poor	77	48.7	44	27.8	37	23.4	158		71	49.5	41	28.4	32	22.1	143									
All	1207	80.3	198	13.2	98	6.5	1503		1217	81.0	192	12.8	93	6.2	1503									
Race=2	2																							
Not Poor	80	69	23	19.8	13	11.2	116		87	67.6	26	20.2	16	12.2	128									
Near	85	50.9	47	28.1	35	21	167		93	51.5	41	22.6	47	25.9	182									
Poor	53	16.6	118	36.9	149	46.6	320		55	18.9	115	39.1	123	42.0	283									
All	218	36.2	188	31.2	197	32.7	603		236	39.1	182	30.1	188	30.9	604									

Poverty in 1987

	Unweighted						Weighted								
	Not Poor		Near Poor		Poor		All		Not Poor		Near Poor		Poor		All
	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency		Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency
Poverty in 1972															
Not Poor	656	79.3	114	13.8	57	6.9	827		783	81.0	126	13.0	58	6.0	967
Near	154	45.7	106	31.5	77	22.8	337		168	54.2	87	28.0	55	17.8	310
Poor	56	19.8	95	33.6	132	46.6	283		45	26.3	55	32.2	71	41.5	171
All	866	59.8	315	21.8	286	18.4	1447		997	68.9	268	18.5	182	12.6	1447
Age=1	1														
Not Poor	199	88.1	17	7.5	10	4.4	226		240	89.9	17	6.4	10	3.7	267
Near	67	62.6	24	22.4	16	15	107		76	70.2	19	17.3	13	12.5	108
Poor	21	20.6	30	29.4	51	50	102		17	27.3	16	26.6	28	46.0	60
All	287	66	71	16.3	77	17.7	435		332	76.3	52	11.9	51	11.8	435
Age=2	2														
Not Poor	218	79.6	38	13.9	18	6.6	274		281	81.4	42	13.2	17	5.4	321
Near	56	50.9	29	26.4	25	22.7	110		61	59.2	25	24.4	17	16.4	103
Poor	17	17.3	38	38.8	43	43.9	98		14	25.0	22	37.5	22	37.5	58
All	291	60.4	105	21.8	86	17.8	482		338	69.8	90	18.6	58	11.6	482
Age=3	3														
Not Poor	239	73.1	59	18	29	8.9	327		282	74.5	66	17.5	30	8.0	379
Near	31	25.8	53	44.2	36	30	120		32	32.8	42	43.0	24	24.2	98
Poor	18	21.7	27	32.5	38	45.8	83		14	27.3	17	32.3	21	40.4	52
All	288	54.3	139	26.2	103	19.4	530		330	62.1	126	23.7	75	14.2	531
Race=1	1														
Not Poor	573	81.2	92	13	41	5.8	706		586	81.8	92	12.9	38	5.3	716
Near	121	57.1	55	25.9	36	17	212		121	58.5	53	25.6	33	15.9	207
Poor	29	34.9	24	28.9	30	36.1	53		27	34.6	24	30.8	27	34.6	78
All	723	72.2	171	17.1	107	10.7	1001		734	73.4	168	16.8	98	9.8	1000
Race=2	2														
Not Poor	71	65.7	21	19.4	16	14.8	108		76	62.0	23	18.8	23	19.2	122
Near	31	25.6	49	40.5	41	33.9	121		37	30.7	48	40.0	35	29.3	119
Poor	25	12.8	71	38.2	100	51	198		26	14.3	67	38.2	91	49.5	184
All	127	29.9	141	33.2	157	38.9	425		139	32.6	137	32.2	150	35.2	425

Poverty in 1977

	Unweighted								Weighted							
	Not Poor		Near Poor		Poor		All		Not Poor		Near Poor		Poor		All	
	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency
Poverty in 1967																
Not Poor	833	87.9	71	7.5	44	4.6	948	992	88.4	80	7.2	50	4.5	1123		
Near	385	65.7	153	26.1	48	8.2	586	425	71.5	135	22.7	34	5.8	594		
Poor	108	22.6	170	35.6	200	41.8	478	95	31.8	105	35.1	98	33.1	298		
All	1326	65.9	394	19.6	292	14.5	2012	1509	75.0	320	15.9	183	9.1	2012		
Age=1	1															
Not Poor	268	88.4	22	7.3	13	4.3	303	316	89.2	25	6.9	14	3.9	355		
Near	146	68.5	49	23	18	8.5	213	170	75.2	44	19.4	12	5.5	226		
Poor	38	22.5	58	34.3	73	43.2	169	32	30.7	34	32.7	38	36.7	103		
All	432	66	129	18.8	104	15.2	685	518	75.6	103	15.0	64	9.4	685		
Age=2	2															
Not Poor	272	90.7	18	6	10	3.3	300	323	90.3	23	6.3	12	3.4	358		
Near	129	68.3	47	24.9	13	6.9	189	141	72.8	43	22.3	10	5.0	194		
Poor	35	22.6	64	41.3	56	36.1	155	28	31.0	37	40.8	26	28.2	91		
All	436	67.7	129	20	79	12.3	644	483	78.6	103	16.0	48	7.4	644		
Age=3	3															
Not Poor	293	84.9	31	9	21	6.1	345	351	85.7	33	8.2	25	6.2	410		
Near	110	59.8	57	31	17	9.2	184	112	65.6	47	27.6	12	6.8	171		
Poor	35	22.7	48	31.2	71	46.1	154	33	32.9	33	32.2	36	34.9	102		
All	438	64.1	136	19.9	109	16	683	487	72.8	113	16.8	72	10.6	683		
Race=1	1															
Not Poor	722	88.5	57	7	37	4.5	816	741	88.3	60	7.2	38	4.5	839		
Near	307	72.4	98	23.1	19	4.5	424	308	73.8	91	21.8	18	4.4	417		
Poor	64	39.8	52	32.3	45	28	181	62	42.3	48	32.7	38	25.0	146		
All	1083	78	207	14.8	101	7.2	1401	1111	79.3	198	14.1	92	6.6	1401		
Race=2	2															
Not Poor	90	81.8	13	11.8	7	6.4	110	112	82.9	13	9.4	10	7.7	135		
Near	72	46.2	55	35.3	29	18.8	158	84	50.0	54	32.2	30	17.8	168		
Poor	41	13.2	116	37.3	154	49.5	311	33	12.3	108	38.7	131	48.0	273		
All	203	35.2	184	31.9	190	32.8	577	230	38.8	176	30.5	171	28.7	577		

Poverty In 1982

	Unweighted						Weighted								
	Not Poor		Near Poor		Poor		All		Not Poor		Near Poor		Poor		All
	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency		Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency
Poverty															
In 1972															
Not Poor	942	87.5	94	8.7	41	3.8	1077		1120	89.3	95	7.5	40	3.2	1255
Near	217	53.6	121	29.9	67	16.5	405		224	60.0	100	26.8	49	13.2	373
Poor	74	21.8	105	31	160	47.2	339		56	29.2	62	32.1	75	38.7	193
All	1233	67.7	320	17.6	268	14.7	1821		1400	76.9	257	14.1	164	9.0	1821
Age=1	1														
Not Poor	256	88	23	7.9	12	4.1	291		310	90.2	21	6.0	13	3.8	344
Near	91	66.9	28	20.6	17	12.5	138		99	73.3	22	16.2	14	10.5	135
Poor	28	23.7	39	33.1	51	43.2	118		21	30.9	21	30.9	26	38.2	67
All	375	68.8	90	16.5	80	14.7	545		429	78.7	63	11.6	53	9.7	545
Age=2	2														
Not Poor	327	89.1	30	8.2	10	2.7	367		382	90.7	29	6.9	10	2.4	421
Near	67	53.2	40	31.7	19	15.1	126		70	60.1	34	29.5	12	10.4	116
Poor	27	24.8	28	25.7	54	49.5	109		20	31.5	16	27.8	26	40.7	65
All	421	68.9	98	16.3	83	13.8	602		472	78.4	81	13.5	49	8.1	602
Age=3	3														
Not Poor	359	85.7	41	9.8	19	4.5	419		427	87.6	44	9.1	16	3.3	488
Near	59	41.3	53	37.1	31	21.7	143		57	45.0	44	36.1	22	18.0	123
Poor	19	17	38	33.9	55	49.1	112		15	23.9	24	38.0	24	38.0	62
All	437	64.8	132	19.6	105	15.6	674		499	74.1	113	16.7	62	9.2	673
Race=1	1														
Not Poor	830	89.7	67	7.2	26	3	925		840	90.0	67	7.2	27	2.8	934
Near	158	63.5	65	26.1	26	10.4	249		158	63.8	63	25.5	27	10.7	248
Poor	36	38.7	28	30.1	29	31.2	93		33	38.2	29	33.8	24	27.9	86
All	1024	80.8	160	12.6	83	6.6	1267		1031	81.4	158	12.5	77	6.1	1267
Race=2	2														
Not Poor	93	70.5	26	19.7	13	9.8	132		111	72.9	26	17.2	15	10.0	152
Near	53	35.6	55	36.9	41	27.5	149		53	36.6	52	35.5	41	28.0	146
Poor	37	15.2	77	31.7	129	53.1	243		38	17.0	70	31.0	117	52.0	225
All	183	34.9	158	30.2	183	34.9	524		203	38.7	146	28.2	173	33.0	523

Poverty in 1987

Poverty in 1977	Unweighted												Weighted												
	Not Poor			Near Poor			Poor			All			Not Poor			Near Poor			Poor			All			
	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Pct	Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	Normalized Frequency	Pct	
Poverty in 1987																									
Not Poor	724	79.8	113	12.5	70	7.7	907		875	83.2	109	10.4	67	6.3	1051										
Near	92	33.6	101	36.9	81	29.6	274		91	41.5	79	35.8	50	22.6	220										
Poor	34	16.6	71	34.6	100	48.8	205		29	25.6	37	32.9	47	41.5	114										
All	850	61.3	285	20.6	251	18.1	1386		985	71.7	227	16.4	165	11.9	1387										
Age=1	1																								
Not Poor	281	87.5	23	7.2	17	5.3	321		338	90.8	21	5.8	13	3.4	370										
Near	35	38.5	33	36.3	23	25.3	91		34	46.7	26	35.3	13	18.0	73										
Poor	18	24	23	30.7	34	45.3	75		15	34.4	12	26.7	17	38.9	44										
All	334	68.6	79	16.2	74	15.2	487		385	79.1	59	12.1	43	8.8	487										
Age=2	2																								
Not Poor	232	81.7	32	11.3	20	7	284		279	84.4	32	9.8	19	5.7	330										
Near	35	38	31	33.7	26	28.3	92		35	46.8	23	31.0	17	22.2	75										
Poor	7	11.1	21	33.3	35	55.6	63		6	18.2	11	23.3	16	48.1	34										
All	274	62.4	84	19.1	81	18.5	439		320	72.9	67	15.3	52	11.8	439										
Age=3	3																								
Not Poor	211	69.9	58	19.2	33	10.9	302		259	73.8	57	16.1	35	10.1	351										
Near	22	24.2	37	40.7	32	35.2	91		22	30.4	30	41.1	21	28.5	73										
Poor	9	13.4	27	40.3	31	46.3	67		7	20.5	15	41.0	14	38.5	36										
All	242	52.6	122	26.5	96	20.9	460		268	62.7	101	22.0	70	15.3	460										
Race=1	1																								
Not Poor	64	33.6	80	10.4	46	6	770		685	84.5	77	9.8	45	5.7	787										
Near	65	45.5	50	35	28	19.6	143		65	47.9	49	35.7	22	16.4	138										
Poor	19	31.1	21	34.4	21	34.4	61		18	33.3	17	31.5	19	35.2	53										
All	728	74.7	151	15.5	95	9.8	974		747	78.7	142	14.6	85	8.7	974										
Race=2	2																								
Not Poor	68	55.3	31	25.2	24	19.5	123		74	55.5	30	22.4	30	22.1	134										
Near	27	20.9	50	38.8	52	40.3	129		27	20.4	47	35.7	58	43.8	132										
Poor	15	10.5	50	35	78	54.5	143		17	13.1	47	36.6	65	50.3	130										
All	110	27.8	131	33.2	154	39	395		118	29.9	124	31.5	153	38.7	395										

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